

This instrument prepared by:  
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1 INDEPENDENCE PLAZA, STE 704  
BIRMINGHAM, ALABAMA 35209

20120910000341420 1/2 \$322.50  
Shelby Cnty Judge of Probate, AL  
09/10/2012 11:39:16 AM FILED/CERT

STATE OF ALABAMA  
SHELBY COUNTY

THIS IS A FUTURE ADVANCE MORTGAGE

*Know All Men By These Presents, that whereas the undersigned,*

Embassy Homes, LLC , a limited liability company ,

is/are justly indebted to Vernon Real Estate, LLC , in the sum of

Two Hundred Five Thousand and No/100 -----

(\$ 205,000.00 ) Dollars evidenced by one promissory note dated September 5,

2012 and whereas it is desired by the undersigned to secure the prompt

payment of the said indebtedness with interest when the same falls due;

*Now Therefore* in consideration of the said indebtedness, and to secure

the prompt payment of the same at maturity, the undersigned, do, or does,

hereby grant, bargain, sell and convey unto the said Vernon Real Estate, LLC

(hereinafter called Mortgagee) the following described real property situated

in Jefferson County, Alabama, to-wit:

Lot 324, according to the Survey of Creekside Phase 2 - Part C, as recorded in Map Book 42, Page 121, in the Probate Office of Shelby County, Alabama.

Subject to: all easements, restrictions, and rights of way of record.

Said property is warranted free from all encumbrances and against any

adverse claims.

TO HAVE AND TO HOLD the above granted premises unto the said Mortgagee forever; and for the purpose of further securing the payment of said indebtedness, the undersigned, agrees to pay all taxes, or assessments, when legally imposed upon said premises, and should default be made in the payment of same, said Mortgagee has the option of paying off the same; and to further secure said indebtedness, the undersigned agrees to keep the improvements on said real estate insured against loss or damage by fire, lightning and tornado for the reasonable insurable value thereof, in companies satisfactory to the Mortgagee, with loss, if any, payable to said Mortgagee; as the interest of said Mortgagee may appear, and promptly to deliver said policies or any renewals of said policies, to said Mortgagee, as the interest of said Mortgagee may appear, and promptly to deliver said policies, or any renewals of said policies, to said Mortgagee, and if undersigned fail to keep said property insured as above specified or fail to deliver said insurance policies to said Mortgagee then said Mortgagee has the option of insuring said property for said sum for the benefit of said Mortgagee, the policy, if collected, to be credited on said indebtedness, less cost of collecting same; all amounts so expended by said Mortgagee for taxes, assessment or insurance shall become a debt to said Mortgagee, additional to the debt hereby specially secured, and shall be covered by the mortgage, and bear interest from the date of payment by said Mortgagee and be at once due and payable.

